

Leinart Law Firm
11520 N. Central Expressway
Suite 212
Dallas, Texas 75243

Bar Number: 00794156
Phone: (469) 232-3328

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

In re: **Kathy Ann Nelson**
1419 Melanie Trail
Midlothian, TX 76065

xxx-xx-9468

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Case No:

Date: **7/1/2019**

Chapter 13

Debtor(s)

**DEBTOR'S(S)' CHAPTER 13 PLAN
(CONTAINING A MOTION FOR VALUATION)**

DISCLOSURES

- ☒ This *Plan* does not contain any *Nonstandard Provisions*.
- ☐ This *Plan* contains *Nonstandard Provisions* listed in Section III.
- ☒ This *Plan* does not limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.
- ☐ This *Plan* does limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.

This *Plan* does not avoid a security interest or lien.

Language in italicized type in this *Plan* shall be as defined in the "General Order 2017-01, Standing Order Concerning Chapter 13 Cases" and as it may be superseded or amended ("General Order"). All provisions of the General Order shall apply to this *Plan* as if fully set out herein.

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Plan Payment: **\$2,125.00**
Plan Term: **60 months**
Plan Base: **\$127,500.00**
Applicable Commitment Period: **36 months**

Value of Non-exempt property per § 1325(a)(4): **\$0.00**
Monthly Disposable Income per § 1325(b)(2): **\$0.00**
Monthly Disposable Income x ACP ("UCP"): **\$0.00**

Case No:

Debtor(s): **Kathy Ann Nelson****MOTION FOR VALUATION**

Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept the *Plan*, *Debtor(s)* hereby move(s) the Court to value the *Collateral* described in Section I, Part E.(1) and Part F of the *Plan* at the lesser of the value set forth therein or any value claimed on the proof of claim. Any objection to valuation shall be filed at least seven (7) days prior to the date of the *Trustee's* pre-hearing conference regarding Confirmation or shall be deemed waived.

SECTION I
DEBTOR'S(S)' CHAPTER 13 PLAN - SPECIFIC PROVISIONS
FORM REVISED 7/1/17

A. PLAN PAYMENTS:

Debtor(s) propose(s) to pay to the *Trustee* the sum of:

\$2,125.00 per month, months 1 to 60.

For a total of \$127,500.00 (estimated "*Base Amount*").

First payment is due 7/31/2019.

The applicable commitment period ("*ACP*") is 36 months.

Monthly Disposable Income ("*DI*") calculated by *Debtor(s)* per § 1325(b)(2) is: \$0.00.

The Unsecured Creditors' Pool ("*UCP*"), which is *DI* x *ACP*, as estimated by the *Debtor(s)*, shall be no less than:
\$0.00.

Debtor's(s)' equity in non-exempt property, as estimated by *Debtor(s)* per § 1325(a)(4), shall be no less than:
\$0.00.

B. STATUTORY, ADMINISTRATIVE AND DSO CLAIMS:

1. **CLERK'S FILING FEE:** Total filing fees paid through the *Plan*, if any, are \$0.00 and shall be paid in full prior to disbursements to any other creditor.
2. **STATUTORY TRUSTEE'S PERCENTAGE FEE(S) AND NOTICING FEES:** *Trustee's Percentage Fee(s)* and any noticing fees shall be paid first out of each receipt as provided in General Order 2017-01 (as it may be superseded or amended) and 28 U.S.C. § 586(e)(1) and (2).
3. **DOMESTIC SUPPORT OBLIGATIONS:** The *Debtor* is responsible for paying any Post-petition Domestic Support Obligation directly to the DSO claimant. Pre-petition Domestic Support Obligations per Schedule "E/F" shall be paid in the following monthly payments:

<u>DSO CLAIMANTS</u>	<u>SCHED. AMOUNT</u>	<u>%</u>	<u>TERM (APPROXIMATE)</u> <u>(MONTHS __ TO __)</u>	<u>TREATMENT</u> <u>\$__ PER MO.</u>
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C. ATTORNEY FEES: To Leinart Law Firm, total: \$3,700.00;
\$0.00 Pre-petition; \$3,700.00 disbursed by the *Trustee*.

Case No:

Debtor(s): **Kathy Ann Nelson****D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	SCHED. ARR. AMT	DATE ARR. THROUGH	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
US Bank Home Mortgage 1419 Melanie Trail Midlothian, TX 76065	\$8,613.49	7/1/2019	0.00%	Month(s) 1-59	Pro-Rata

D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY THE TRUSTEE IN A CONDUIT CASE:

MORTGAGEE	# OF PAYMENTS PAID BY TRUSTEE	CURRENT POST- PETITION MORTGAGE PAYMENT AMOUNT	FIRST CONDUIT PAYMENT DUE DATE (MM-DD-YY)
US Bank Home Mortgage 1419 Melanie Trail Midlothian, TX 76065	59 month(s)	\$1,371.65	10/1/2019

D.(3) POST-PETITION MORTGAGE ARREARAGE:

MORTGAGEE	TOTAL AMT.	DUE DATE(S) (MM-DD-YY)	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
US Bank Home Mortgage 1419 Melanie Trail Midlothian, TX 76065	\$2,743.30	8/1/2019 and 9/1/2019	0.00%	Month(s) 1-59	Pro-Rata

E.(1) SECURED CREDITORS - PAID BY THE TRUSTEE:

A.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.
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B.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%		TREATMENT Pro-rata
Midlothian Meadows V HOA 1419 Melanie Trail Midlothian, TX 76065	\$529.21	\$228,470.00	0.00%		Pro-Rata

To the extent the value amount in E.(1) is less than the scheduled amount in E.(1), the creditor may object. In the event a creditor objects to the treatment proposed in paragraph E.(1), the Debtor(s) retain(s) the right to surrender the Collateral to the creditor in satisfaction of the creditor's claim.

E.(2) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE - NO CRAM DOWN:

A.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.
Ccooley Au 2016 Nissan Sentra	\$15,982.00	5.00%	Month(s) 3-48	\$385.71

B.

CREDITOR / COLLATERAL	SCHED. AMT.	%		TREATMENT Pro-rata
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Case No:

Debtor(s): **Kathy Ann Nelson**

The valuation of *Collateral* set out in E.(1) and the interest rate to be paid on the above scheduled claims in E.(1) and E.(2) will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

Absent any objection to the treatment described in E.(1) or E.(2), the creditor(s) listed in E.(1) and E.(2) shall be deemed to have accepted the *Plan* per section 1325(a)(5)(A) of the Bankruptcy Code and to have waived its or their rights under section 1325(a)(5)(B) and (C) of the Bankruptcy Code.

F. SECURED CREDITORS - COLLATERAL TO BE SURRENDERED:

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	TREATMENT
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Upon confirmation, pursuant to 11 U.S.C. § 1322(b)(8), the surrender of the *Collateral* described herein will provide for the payment of all or part of a claim against the *Debtor(s)* in the amount of the value given herein.

The valuation of *Collateral* in F will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

The *Debtor(s)* request(s) that the automatic stay be terminated as to the surrendered *Collateral*. If there is no objection to the surrender, the automatic stay shall terminate and the *Trustee* shall cease disbursements on any secured claim which is secured by the *Surrendered Collateral*, without further order of the Court, on the 7th day after the date the *Plan* is filed. However, the stay shall not be terminated if the *Trustee* or affected secured lender files an objection in compliance with paragraph 8 of the General Order until such objection is resolved.

Nothing in this *Plan* shall be deemed to abrogate any applicable non-bankruptcy statutory or contractual rights of the *Debtor(s)*.

G. SECURED CREDITORS - PAID DIRECT BY DEBTOR:

CREDITOR	COLLATERAL	SCHED. AMT.
Ellis County Tax Assessor	1419 Melanie Trail Midlothian, TX 76065	\$5,226.80

H. PRIORITY CREDITORS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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I. SPECIAL CLASS:

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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JUSTIFICATION: _____

J. UNSECURED CREDITORS:

CREDITOR	SCHED. AMT.	COMMENT
Ad Astra Recovery	\$970.00	
Advance Cash	\$516.00	
American First Finance	\$736.00	
AT&T Direct TV	\$0.00	
AT&T U-Verse	\$0.00	
Bridgecrest	\$19,050.00	
Caine & Weiner	\$511.00	
Capital Management Services	\$0.00	

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Capital One	\$406.00
Cavalry Portfolio Services	\$1,054.00
Chase Auto Finance	\$11,105.00
Citibank North America	\$0.00
Citibank/Sears	\$950.00
Citibank/The Home Depot	\$807.00
Credit Collection Services	\$690.00
Credit Collection Services	\$241.00
Credit Collection Services	\$0.00
Credit One Bank	\$0.00
Credit Service Company	\$280.00
Credit Service Company	\$91.00
Credit Systems International, Inc	\$896.00
Credit Systems International, Inc	\$72.00
Dallas Endoscopy Center	\$224.00
Dash for Cash	\$810.00
Dept of Ed / Navient	\$26,381.00
Dept of Ed / Navient	\$25,064.00
Dept of Ed / Navient	\$24,097.00
Dept of Ed / Navient	\$22,893.00
Dept of Ed / Navient	\$21,240.00
Dept of Ed / Navient	\$5,683.00
Dept of Ed / Navient	\$5,032.00
Dept of Ed / Navient	\$2,798.00
Dept of Ed / Navient	\$1,769.00
Department Store National Bank/Macy's	\$303.00
DHI Mortgage Company	\$0.00
Elephant Insurance Co	\$0.00
eMoneyUSA	\$654.00
eMoneyUSA	\$0.00
Envision Imaging	\$0.00
ERC/Enhanced Recovery Corp	\$371.00
ERC/Enhanced Recovery Corp	\$340.00
First Premier Bank	\$1,123.00
First Premier Bank	\$660.00
Geico	\$580.22
Green Mountain Energy	\$0.00
IV Anesthesia Services LLC	\$202.00
King of Cash	\$1,054.06
Midland Funding	\$546.00
Midland Funding	\$398.00
Midland Funding	\$0.00
National Credit Adjusters, LLC	\$1,223.00
National Credit Adjusters, LLC	\$0.00
Nationwide Insurance	\$0.00

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Navient	\$10,911.00
Navient	\$8,581.00
Navient	\$7,120.00
Navient	\$5,733.00
Navient	\$4,564.00
Navient	\$4,564.00
Navient	\$4,537.00
Navient	\$3,423.00
Navient	\$0.00
Navient	\$0.00
Navient	\$0.00
One Advantage Llc	\$327.25
Plain Green Loans	\$0.00
Plain Green Loans	\$0.00
Plain Green Loans	\$0.00
Plain Green Loans	\$0.00
Prestige Financial Svc	\$0.00
Progressive Finance/Leasing	\$0.00
Progressive Insurance	\$0.00
Radiological Consultants Associates	\$0.00
Radius Global Solutions LLC	\$0.00
Rausch, Sturm, Israel, Enerson & Hornik	\$0.00
Regional Acceptance Co	\$19,635.00
Resource One	\$0.00
Resource One	\$0.00
Resource One Credit Union	\$0.00
Resource One Cu	\$1,159.00
RISE Credit	\$0.00
RISE Credit	\$0.00
RISE Credit	\$0.00
RISE Credit	\$0.00
RISE Credit	\$0.00
RISE Credit	\$0.00
RISE Credit	\$0.00
RISE Credit	\$0.00
Sam's Appliances & Furniture	\$0.00
Sam's Appliances & Furniture	\$0.00
Santander Consumer USA	\$22,759.00
SLC Conduit I LLC	\$0.00
Speedy/Rapid Cash	\$0.00
Synchrony Bank/Care Credit	\$0.00
Synchrony Bank/TJX	\$0.00
Synchrony Bank/Walmart	\$0.00
Target	\$844.00
Tbom/total Crd	\$0.00

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Tbom/total Crd	\$0.00
TDDC	\$715.90
Texas Digestive Disease Consultants	\$918.43
Texas Physician Resources LLP	\$0.00
Transworld Systems Inc.	\$0.00
United Collection Bureau	\$0.00
United Revenue Corp.	\$877.00
United Revenue Corp.	\$863.00
White Pine Lending	\$2,000.00
TOTAL SCHEDULED UNSECURED:	\$281,351.86

The Debtor's(s') estimated (but not guaranteed) payout to unsecured creditors based on the scheduled amount is 0%.

General unsecured claims will not receive any payment until after the order approving the TRCC becomes final.

K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:

§ 365 PARTY	ASSUME/REJECT	CURE AMOUNT	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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SECTION II
DEBTOR'S(S') CHAPTER 13 PLAN - GENERAL PROVISIONS
FORM REVISED 7/1/17

A. SUBMISSION OF DISPOSABLE INCOME:

Debtor(s) hereby submit(s) future earnings or other future income to the Trustee to pay the Base Amount.

B. ADMINISTRATIVE EXPENSES, DSO CLAIMS & PAYMENT OF TRUSTEE'S STATUTORY PERCENTAGE FEE(S) AND NOTICING FEES:

The Statutory Percentage Fees of the Trustee shall be paid in full pursuant to 11 U.S.C. §§ 105(a), 1326(b)(2), and 28 U.S.C. § 586(e)(1)(B). The Trustee is authorized to charge and collect Noticing Fees as indicated in Section I, Part "B" hereof.

C. ATTORNEY FEES:

Debtor's(s') Attorney Fees totaling the amount indicated in Section I, Part C, shall be disbursed by the Trustee in the amount shown as "Disbursed By The Trustee" pursuant to this Plan and the Debtor's(s') Authorization for Adequate Protection Disbursements ("AAPD"), if filed.

D.(1) PRE-PETITION MORTGAGE ARREARAGE:

The Pre-Petition Mortgage Arrearage shall be paid by the Trustee in the allowed pre-petition arrearage amount and at the rate of interest indicated in Section I, Part D.(1). To the extent interest is provided, it will be calculated from the date of the Petition. The principal balance owing upon confirmation of the Plan on the allowed pre-petition Mortgage Arrearage amount shall be reduced by the total adequate protection less any interest (if applicable) paid to the creditor by the Trustee. Such creditors shall retain their liens.

D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY TRUSTEE IN A CONDUIT CASE:

Current Post-Petition Mortgage Payment(s) shall be paid by the Trustee as indicated in Section I, Part D.(2), or as otherwise provided in the General Order.

The Current Post-Petition Mortgage Payment(s) indicated in Section I, Part D.(2) reflects what the Debtor(s) believe(s) is/are the periodic payment amounts owed to the Mortgage Lender as of the date of the filing of this Plan. Adjustment of the Plan Payment and Base Amount shall be calculated as set out in the General Order, paragraph 15(c)(3).

Payments received by the Trustee for payment of the Debtor's Current Post-Petition Mortgage Payment(s) shall be deemed adequate protection to the creditor.

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Debtor(s): **Kathy Ann Nelson**

Upon completion of the *Plan*, *Debtor(s)* shall resume making the *Current Post-Petition Mortgage Payments* required by their contract on the due date following the date specified in the *Trustee's* records as the date through which the *Trustee* made the last *Current Post-Petition Mortgage Payment*.

Unless otherwise ordered by the Court, and subject to Bankruptcy Rule 3002.1(f)-(h), if a *Conduit Debtor* is current on his/her *Plan Payments* or the payment(s) due pursuant to any wage directive, the *Mortgage Lender* shall be deemed current post-petition.

D.(3) POST-PETITION MORTGAGE ARREARAGE:

The *Post-Petition Mortgage Arrearage* shall be paid by the *Trustee* in the allowed amount and at the rate of interest indicated in Section I, Part D.(3). To the extent interest is provided, it will be calculated from the date of the Petition.

Mortgage Lenders shall retain their liens.

E.(1) SECURED CLAIMS TO BE PAID BY TRUSTEE:

The claims listed in Section I, Part E.(1) shall be paid by the *Trustee* as secured to the extent of the lesser of the allowed claim amount (per a timely filed Proof of Claim not objected to by a party in interest) or the value of the *Collateral* as stated in the *Plan*. Any amount claimed in excess of the value shall automatically be split and treated as unsecured as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(1) as set out in 11 U.S.C. § 1325(a)(5)(B)(i) and shall receive interest at the rate indicated from the date of confirmation or, if the value shown is greater than the allowed claim amount, from the date of the Petition, up to the amount by which the claim is over-secured. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments less any interest (if applicable) paid to the creditor by the *Trustee*.

E.(2) SECURED 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--NO CRAM DOWN:

Claims in Section I, Part E.(2) are either debts incurred within 910 days of the *Petition Date* secured by a purchase money security interest in a motor vehicle acquired for the personal use of the *Debtor(s)* or debts incurred within one year of the *Petition Date* secured by any other thing of value.

The claims listed in Section I, Part E.(2) shall be paid by the *Trustee* as fully secured to the extent of the allowed amount (per a timely filed Proof of Claim not objected to by a party in interest). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(2) until the earlier of the payment of the underlying debt determined under non-bankruptcy law or a discharge under § 1328 and shall receive interest at the rate indicated from the date of confirmation. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments paid to the creditor by the *Trustee*.

To the extent a secured claim not provided for in Section I, Part D, E.(1) or E.(2) is allowed by the Court, *Debtor(s)* will pay the claim direct per the contract or statute.

Each secured claim shall constitute a separate class.

F. SATISFACTION OF CLAIM BY SURRENDER OF COLLATERAL:

The claims listed in Section I, Part F shall be satisfied as secured to the extent of the value of the *Collateral*, as stated in the *Plan*, by surrender of the *Collateral* by the *Debtor(s)* on or before confirmation. Any amount claimed in excess of the value of the *Collateral*, to the extent it is allowed, shall be automatically split and treated as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a).

Each secured claim shall constitute a separate class.

G. DIRECT PAYMENTS BY DEBTOR(S):

Payments on all secured claims listed in Section I, Part G shall be disbursed by the *Debtor(s)* to the claimant in accordance with the terms of their agreement or any applicable statute, unless otherwise provided in Section III, "Nonstandard Provisions."

No direct payment to the IRS from future income or earnings in accordance with 11 U.S.C. § 1322(a)(1) will be permitted.

Each secured claim shall constitute a separate class.

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H. PRIORITY CLAIMS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:

Failure to object to confirmation of this *Plan* shall not be deemed acceptance of the "SCHED. AMT." shown in Section I, Part H. The claims listed in Section I, Part H shall be paid their allowed amount by the *Trustee*, in full, pro-rata, as priority claims, without interest.

I. CLASSIFIED UNSECURED CLAIMS:

Classified unsecured claims shall be treated as allowed by the Court.

J. GENERAL UNSECURED CLAIMS TIMELY FILED:

All other allowed claims not otherwise provided for herein shall be designated general unsecured claims.

K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:

As provided in § 1322(b)(7) of the Bankruptcy Code, the *Debtor(s)* assume(s) or reject(s) the executory contracts or unexpired leases with parties as indicated in Section I, Part K.

Assumed lease and executory contract arrearage amounts shall be disbursed by the *Trustee* as indicated in Section I, Part K.

L. CLAIMS TO BE PAID:

"TERM (APPROXIMATE)" as used in this *Plan* states the estimated number of months from the *Petition Date* required to fully pay the allowed claim. If adequate protection payments have been authorized and made, they will be applied to principal as to both under-secured and fully secured claims and allocated between interest and principal as to over-secured claims. Payment pursuant to this *Plan* will only be made on statutory, secured, administrative, priority and unsecured claims that are allowed or, pre-confirmation, that the *Debtor(s)* has/have authorized in a filed Authorization for Adequate Protection Disbursements.

M. ADDITIONAL PLAN PROVISIONS:

Any additional *Plan* provisions shall be set out in Section III, "Nonstandard Provisions."

N. POST-PETITION NON-ESCROWED AD VALOREM (PROPERTY) TAXES AND INSURANCE:

Whether the *Debtor* is a *Conduit Debtor* or not, if the regular payment made by the *Debtor* to a *Mortgage Lender* or any other lienholder secured by real property does not include an escrow for the payment of ad valorem (property) taxes or insurance, the *Debtor* is responsible for the timely payment of post-petition taxes directly to the tax assessor and is responsible for maintaining property insurance as required by the mortgage security agreement, paying all premiums as they become due directly to the insurer. If the *Debtor* fails to make these payments, the mortgage holder may, but is not required to, pay the taxes and/or the insurance. If the mortgage holder pays the taxes and/or insurance, the mortgage holder may file, as appropriate, a motion for reimbursement of the amount paid as an administrative claim or a *Notice of Payment Change by Mortgage Lender* or a *Notice of Fees, Expenses, and Charges*.

O. CLAIMS NOT FILED:

A claim not filed with the Court will not be paid by the *Trustee* post-confirmation regardless of its treatment in Section I or on the *AAPD*.

P. CLAIMS FOR PRE-PETITION NON-PECUNIARY PENALTIES, FINES, FORFEITURES, MULTIPLE, EXEMPLARY OR PUNITIVE DAMAGES:

Any unsecured claim for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims, shall be paid only a pro-rata share of any funds remaining after all other unsecured claims, including late filed claims, have been paid in full.

Q. CLAIMS FOR POST-PETITION PENALTIES AND INTEREST:

No interest, penalty, or additional charge shall be allowed on any pre-petition claims subsequent to the filing of the petition, unless expressly provided herein.

R. BUSINESS CASE OPERATING REPORTS:

Upon the filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report, business *Debtors* are no longer required to file operating reports with the *Trustee*, unless the *Trustee* requests otherwise. The filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report shall terminate the *Trustee's* duties but not the *Trustee's* right to investigate or monitor the *Debtor's(s')* business affairs, assets or liabilities.

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Debtor(s): **Kathy Ann Nelson****S. NO TRUSTEE'S LIABILITY FOR DEBTOR'S POST-CONFIRMATION OPERATION AND BAR DATE FOR CLAIMS FOR PRE-CONFIRMATION OPERATIONS:**

The *Trustee* shall not be liable for any claim arising from the post-confirmation operation of the *Debtor's(s')* business. Any claims against the *Trustee* arising from the pre-confirmation operation of the *Debtor's(s')* business must be filed with the Bankruptcy Court within sixty (60) days after entry by the Bankruptcy Court of the Order of Confirmation or be barred.

T. DISPOSAL OF DEBTOR'S NON-EXEMPT PROPERTY; RE-VESTING OF PROPERTY; NON-LIABILITY OF TRUSTEE FOR PROPERTY IN POSSESSION OF DEBTOR WHERE DEBTOR HAS EXCLUSIVE RIGHT TO USE, SELL, OR LEASE IT; AND TRUSTEE PAYMENTS UPON POST CONFIRMATION CONVERSION OR DISMISSAL:

Debtor(s) shall not dispose of or encumber any non-exempt property or release or settle any lawsuit or claim by *Debtor(s)*, prior to discharge, without consent of the *Trustee* or order of the Court after notice to the *Trustee* and all creditors.

Property of the estate shall not vest in the *Debtor* until such time as a discharge is granted or the *Case* is dismissed or closed without discharge. Vesting shall be subject to all liens and encumbrances in existence when the *Case* was filed and all valid post-petition liens, except those liens avoided by court order or extinguished by operation of law. In the event the *Case* is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the *Plan*, the *Trustee* shall have no further authority, fiduciary duty or liability regarding the use, sale, insurance of or refinance of property of the estate except to respond to any motion for the proposed use, sale, or refinance of such property as required by the applicable laws and/or rules. Prior to any discharge or dismissal, the *Debtor(s)* must seek approval of the court to purchase, sell, or refinance real property.

Upon dismissal of the *Case* post confirmation, the *Trustee* shall disburse all funds on hand in accordance with this *Plan*. Upon conversion of the *Case*, any balance on hand will be disbursed by the *Trustee* in accordance with applicable law.

U. ORDER OF PAYMENT:

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 *Trustee* after the entry of an order confirming the Chapter 13 Plan, whether pursuant to this *Plan* or a modification thereof, will be paid in the order set out below, to the extent a creditor's claim is allowed or the disbursement is otherwise authorized. Each numbered paragraph below is a level of payment. All disbursements which are in a specified monthly amount are referred to as "per mo." At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on a per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. If multiple claimants are scheduled to receive per mo payments within the same level of payment and there are insufficient funds to make those payments in full, available funds will be disbursed to the claimants within that level on a pro-rata basis. Claimants with a higher level of payment which are designated as receiving pro-rata payments shall be paid, in full, before any disbursements are made to any claimant with a lower level of payment.

1st -- Clerk's Filing Fee and Trustee's Percentage Fee(s) and Noticing Fees in B.(1) and B.(2) and per statutory provisions will be paid in full.

2nd -- Current Post-Petition Mortgage Payments (Conduit) in D.(2) and as adjusted according to the General Order, which must be designated to be paid per mo.

3rd -- Creditors listed in E.(1)(A) and E.(2)(A), which must be designated to be paid per mo, and Domestic Support Obligations ("DSO") in B.(3), which must be designated to be paid per mo.

4th -- Attorney Fees in C, which must be designated to be paid pro-rata.

5th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid per mo.

6th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid pro-rata.

7th -- Arrearages owed on Executory Contracts and Unexpired Leases in K, which must be designated to be paid per mo.

Case No:

Debtor(s): **Kathy Ann Nelson**

8th -- Any Creditors listed in D.(1), if designated to be paid per mo.

9th -- Any Creditors listed in D.(1), if designated to be paid pro-rata and/or Creditors listed in E.(1)(B) or E.(2)(B), which must be designated to be paid pro-rata.

10th -- All amounts allowed pursuant to a *Notice of Fees, Expenses and Charges*, which will be paid pro-rata.

11th -- Priority Creditors Other than Domestic Support Obligations ("Priority Creditors") in H, which must be designated to be paid pro-rata.

12th -- Special Class in I, which must be designated to be paid per mo.

13th -- Unsecured Creditors in J, other than late filed or penalty claims, which must be designated to be paid pro-rata.

14th -- Late filed claims by Secured Creditors in D.(1), D.(2), D.(3), E.(1) and E.(2), which must be designated to be paid pro-rata, unless other treatment is authorized by the Court.

15th -- Late filed claims for DSO or filed by Priority Creditors in B.(3) and H, which must be designated to be paid pro-rata.

16th -- Late filed claims by Unsecured Creditors in J, which must be designated to be paid pro-rata.

17th -- Unsecured claims for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims. These claims must be designated to be paid pro-rata.

V. POST-PETITION CLAIMS:

Claims filed under § 1305 of the Bankruptcy Code shall be paid as allowed. To the extent necessary, *Debtor(s)* will modify this *Plan*.

W. TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC") PROCEDURE:

See the provisions of the General Order regarding this procedure.

Case No:

Debtor(s): **Kathy Ann Nelson**

SECTION III
NONSTANDARD PROVISIONS

The following nonstandard provisions, if any, constitute terms of this *Plan*. Any nonstandard provision placed elsewhere in the *Plan* is void.

None.

I, the undersigned, hereby certify that the *Plan* contains no nonstandard provisions other than those set out in this final paragraph.

/s/ Marcus Leinart

Marcus Leinart, Debtor's(s') Attorney

Debtor (if unrepresented by an attorney)

Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) is respectfully submitted.

/s/ Marcus Leinart

Marcus Leinart, Debtor's(s') Counsel

00794156

State Bar Number

Case No:

Debtor(s): **Kathy Ann Nelson****CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that the foregoing Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) was served on the following entities either by Electronic Service or by First Class Mail, Postage Pre-paid on the **1st day of July, 2019** :

(List each party served, specifying the name and address of each party)

Dated: **July 1, 2019****/s/ Marcus Leinart**

Marcus Leinart, Debtor's(s') Counsel

Ad Astra Recovery
xxx9265
7330 West 33rd Street North
Suite 118
Wichita, KS 67205

Caine & Weiner
xxxx4434
Attn: Bankruptcy
5805 Sepulveda Blvd
Sherman Oaks, CA 91411

Citibank North America
xxxxxxxxxxx9834
Attn: Recovery/Centralized Bankruptcy
PO Box 790034
St Louis, MO 63179

Advance Cash
PO Box 10
Parshall, ND 58770

Capital Management Services
6129
726 Exchange, Ste 700
Buffalo, NY 14210

Citibank/Sears
xxxxxxxxxxx6127
Attn: Bankruptcy
PO Box 6275
Sioux Falls, SD 57117

American First Finance
xxxxxxxxxxx0001
Attn: Bankruptcy
PO Box 565848
Dallas, TX 75356

Capital One
xxxxxxxxxxx0713
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130

Citibank/The Home Depot
xxxxxxxxxxx2774
Attn: Recovery/Centralized Bankruptcy
PO Box 790034
St Louis, MO 63179

AT&T Direct TV
PO Box 105503
Atlanta, GA 30348-5503

Cavalry Portfolio Services
xxxx4328
ATTN: Bankruptcy Department
500 Summit Lake Ste 400
Valhalla, NY 10595

Credit Collection Services
xxxx9121
Attn: Bankruptcy
725 Canton St
Norwood, MA 02062

AT&T U-Verse
PO Box 5014
Carol Stream, IL 60197-5014

Ccooley Au
x8531
10849 Composite Drive
Dallas, TX 75220

Credit Collection Services
xxxx3271
Attn: Bankruptcy
725 Canton St
Norwood, MA 02062

Bridgecrest
xxxxxxx0702
7300 East Hampton Avenue
Suite 100
Mesa, AZ 85209

Chase Auto Finance
xxxxxxx0127
National Bankruptcy Dept
201 N Central Ave MS AZ1-1191
Phoenix, AZ 85004

Credit Collection Services
xxxxx3183
Attn: Bankruptcy
725 Canton St
Norwood, MA 02062

Case No:

Debtor(s): **Kathy Ann Nelson**

Credit One Bank xxxxxxxxxxxx6314 ATTN: Bankruptcy Department PO Box 98873 Las Vegas, NV 89193	Dept of Ed / Navient xxxxxxxxxxxxxxxxxxxx0709 Attn: Claims Dept PO Box 9635 Wilkes Barr, PA 18773	DHI Mortgage Company xxxxxx0712 10700 Pecan Park Boulevard Suite 450 Austin, TX 78750
Credit Service Company xxx3015 Attn: Bankruptcy PO Box 1120 Colorado Springs, CO 80901	Dept of Ed / Navient xxxxxxxxxxxxxxxxxxxx0415 Attn: Claims Dept PO Box 9635 Wilkes Barr, PA 18773	Elephant Insurance Co xxxxxxxxxxxx7493 PO Box 5005 Glen Allen, VA 23058-5005
Credit Service Company xxx9642 Attn: Bankruptcy PO Box 1120 Colorado Springs, CO 80901	Dept of Ed / Navient xxxxxxxxxxxxxxxxxxxx0112 Attn: Claims Dept PO Box 9635 Wilkes Barr, PA 18773	Ellis County Tax Assessor xx5677 114 S Rogers Waxahachie, TX 75165
Credit Systems International, Inc xxxxx0312 Attn: Bankruptcy PO Box 1088 Arlington, TX 76004	Dept of Ed / Navient xxxxxxxxxxxxxxxxxxxx1107 Attn: Claims Dept PO Box 9635 Wilkes Barr, PA 18773	eMoneyUSA xxxxxxx8933 Attn: Bankruptcy 8700 State Line Rd , Ste 350 Leawood, KS 66206
Credit Systems International, Inc xxxxx7304 Attn: Bankruptcy PO Box 1088 Arlington, TX 76004	Dept of Ed / Navient xxxxxxxxxxxxxxxxxxxx0606 Attn: Claims Dept PO Box 9635 Wilkes Barr, PA 18773	eMoneyUSA xxxxxxx3969 Attn: Bankruptcy 8700 State Line Rd , Ste 350 Leawood, KS 66206
Dallas Endoscopy Center x1204 PO Box 679006 Dallas, TX 75267-8655	Dept of Ed / Navient xxxxxxxxxxxxxxxxxxxx1108 Attn: Claims Dept PO Box 9635 Wilkes Barr, PA 18773	Envision Imaging PO Box 975542 Dallas, TX 75397
Dash for Cash xx3946 415 E. Airport Frwy Irving, TX 75062	Dept of Ed / Navient xxxxxxxxxxxxxxxxxxxx0716 Attn: Claims Dept PO Box 9635 Wilkes Barr, PA 18773	ERC/Enhanced Recovery Corp xxxxx0422 Attn: Bankruptcy 8014 Bayberry Road Jacksonville, FL 32256
Dept of Ed / Navient xxxxxxxxxxxxxxxxxxxx1016 Attn: Claims Dept PO Box 9635 Wilkes Barr, PA 18773	Department Store National Bank/Macy's xxxxxxx1970 Attn: Bankruptcy 9111 Duke Boulevard Mason, OH 45040	ERC/Enhanced Recovery Corp xxx3304 Attn: Bankruptcy 8014 Bayberry Road Jacksonville, FL 32256

Case No:

Debtor(s): **Kathy Ann Nelson**

First Premier Bank
 xxxxxxxxxxxx5939
 Attn: Bankruptcy
 PO Box 5524
 Sioux Falls, SD 57117

Midland Funding
 xxxxxx8401
 2365 Northside Dr Ste 300
 San Diego, CA 92108

Navient
 xxxxxxxxxxxxxxxxxxxx0928
 Attn: Bankruptcy
 PO Box 9000
 Wiles-Barr, PA 18773

First Premier Bank
 xxxxxxxxxxxx3275
 Attn: Bankruptcy
 PO Box 5524
 Sioux Falls, SD 57117

Midland Funding
 xxxxx8573
 2365 Northside Dr Ste 300
 San Diego, CA 92108

Navient
 xxxxxxxxxxxxxxxxxxxx0923
 Attn: Bankruptcy
 PO Box 9000
 Wiles-Barr, PA 18773

Geico
 xxxxxx3183
 P.O. Box 509090
 San Diego, CA 92150

Midlothian Meadows V HOA
 x3414
 c/o Goddard Management LLC
 PO Box 154
 Red Oak, TX 75154

Navient
 xxxxxxxxxxxxxxxxxxxx1106
 Attn: Bankruptcy
 PO Box 9000
 Wiles-Barr, PA 18773

Green Mountain Energy
 1303 San Antonio St. Ste. 700
 Austin, TX 78701

National Credit Adjusters, LLC
 xx7655
 327 West 4th Avenue
 PO Box 3023
 Hutchinson, KS 67504

Navient
 xxxxxxxxxxxxxxxxxxxx1008
 Attn: Bankruptcy
 PO Box 9000
 Wiles-Barr, PA 18773

IV Anesthesia Services LLC
 x1204
 PO Box 679021
 Dallas, TX 75267-8296

Nationwide Insurance
 P.O. Box 6838
 Cleveland, OH 44101-1838

Navient
 xxxxxxxxxxxxxxxxxxxx0716
 Attn: Bankruptcy
 PO Box 9640
 Wilkes-Barre, PA 18773

Kathy Ann Nelson
 1419 Melanie Trail
 Midlothian, TX 76065

Navient
 xxxxxxxxxxxxxxxxxxxx0726
 Attn: Bankruptcy
 PO Box 9000
 Wiles-Barr, PA 18773

Navient
 xxxxxxxxxxxxxxxxxxxx0606
 Attn: Bankruptcy
 PO Box 9640
 Wilkes-Barre, PA 18773

King of Cash
 xxx5007
 8304 Wornall
 Kansas City, MO 64114

Navient
 xxxxxxxxxxxxxxxxxxxx1019
 Attn: Bankruptcy
 PO Box 9000
 Wiles-Barr, PA 18773

Navient
 xxxxxxxxxxxxxxxxxxxx1107
 Attn: Bankruptcy
 PO Box 9640
 Wilkes-Barre, PA 18773

Midland Funding
 xxxxxx7600
 2365 Northside Dr Ste 300
 San Diego, CA 92108

Navient
 xxxxxxxxxxxxxxxxxxxx1126
 Attn: Bankruptcy
 PO Box 9000
 Wiles-Barr, PA 18773

One Advantage Llc
 xxx7493
 P.O. Box 628
 Buffalo, NY 14240-0628

Case No:

Debtor(s): **Kathy Ann Nelson**

Plain Green Loans
xx9177
Attn: Bankruptcy
1900 Frost Rd Ste 100
Bristol, PA 19007

Radius Global Solutions LLC
xxxx6036
7831 Glenroy Rd Ste 250-A
Minneapolis, MN 55439

RISE Credit
xxxx6461
Attn: Bankruptcy
PO Box 101808
Fort Worth, TX 76185

Plain Green Loans
xxxx8655
Attn: Bankruptcy
1900 Frost Rd Ste 100
Bristol, PA 19007

Rausch, Sturm, Israel, Enerson &
Hornik
xxxx0948
15851 North Dallas Parkway
Suite 245
Addison, TX 75001

RISE Credit
xxxx8644
Attn: Bankruptcy
PO Box 101808
Fort Worth, TX 76185

Plain Green Loans
xxxx7286
Attn: Bankruptcy
1900 Frost Rd Ste 100
Bristol, PA 19007

Regional Acceptance Co
xxxxx8201
Attn: Bankruptcy
PO Box 1487
Wilson, NC 27858

RISE Credit
xxxx5473
Attn: Bankruptcy
PO Box 101808
Fort Worth, TX 76185

Plain Green Loans
xx0457
Attn: Bankruptcy
1900 Frost Rd Ste 100
Bristol, PA 19007

Resource One
xxxxxxxxxxxx7065
2100 Bellevue St
Dallas, TX 75215

RISE Credit
xxxx0247
Attn: Bankruptcy
PO Box 101808
Fort Worth, TX 76185

Prestige Financial Svc
xx5044
Attn: Bankruptcy
351 W Opportunity Way
Draper, UT 84020

Resource One
xxxxxxxxxxxx1609
2100 Bellevue St
Dallas, TX 75215

RISE Credit
xxxx9010
Attn: Bankruptcy
PO Box 101808
Fort Worth, TX 76185

Progressive Finance/Leasing
xxx4366
11629 S 700 E St Ste 250
Draper, UT 84020

Resource One Credit Union
xxxxxx0143
Attn: Bankruptcy
PO Box 660077
Dallas, TX 75266

RISE Credit
xxxx5232
Attn: Bankruptcy
PO Box 101808
Fort Worth, TX 76185

Progressive Insurance
PO Box 31260
Tampa, FL 33631

Resource One Cu
xxxxxxxxxxxx3589
2100 Bellevue St
Dallas, TX 75215

RISE Credit
xxxx3077
Attn: Bankruptcy
PO Box 101808
Fort Worth, TX 76185

Radiological Consultants Associates
PO Box 740968
Dallas, TX 75374-0968

RISE Credit
xx7655
Attn: Bankruptcy
PO Box 101808
Fort Worth, TX 76185

Sam's Appliances & Furniture
xx5817
Attn: Bankruptcy
5050 East Belknap Street
Haltom City, TX 76117

Case No:

Debtor(s): **Kathy Ann Nelson**

Sam's Appliances & Furniture
xx0044
Attn: Bankruptcy
5050 East Belknap Street
Haltom City, TX 76117

Tbom/total Crd
xxxxxxxxxxxx3357
Po Box 85710
Sioux Falls, SD 57118

United Revenue Corp.
xxx1063
204 Billings Street
Suite 120
Arlington, TX 76010

Santander Consumer USA
xxxxxxxxxxxx1000
Attn: Bankruptcy
PO Box 961245
Fort Worth, TX 76161

Tbom/total Crd
xxxxxxxxxxxx2082
Po Box 85710
Sioux Falls, SD 57118

United Revenue Corp.
xxx4782
204 Billings Street
Suite 120
Arlington, TX 76010

SLC Conduit I LLC
xxxxxxx6827
Citibank USA, N.A
PO Box 6191
Sioux Falls, SD 57117

TDDC
xxx1643
PO Box 35629
Dallas, TX 75235

US Bank Home Mortgage
xxxxxxx7268
Attn: Bankruptcy
800 Nicollet Mall
Minneapolis, MN 55402

Speedy/Rapid Cash
Attn: Bankruptcy Dept.
PO Box 780408
Wichita, KS 67278

Texas Digestive Disease Consultants
xxxxx-xxxxxxxxxxxx2016
P.O. Box 202689
Dallas, TX 75320

White Pine Lending
3051 Sand Lake Road
Crandon, WI 54520

Synchrony Bank/Care Credit
xxxxxxxxxxxx4294
Attn: Bankruptcy Dept
PO Box 965060
Orlando, FL 32896

Texas Physician Resources LLP
PO Box 8776
Fort Worth, TX 76124-0776

Synchrony Bank/TJX
xxxxxxxxxxxx4987
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

Tom Powers
105 Decker Crt, Ste 1150
Irving, TX 75062

Synchrony Bank/Walmart
xxxxxxxxxxxx5627
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

Transworld Systems Inc.
2016
Collection Agency
500 Virginia Drive, Ste. 514
Ft. Washington, PA 19034

Target
xxxxxxxxxxxx2713
Attn: Bankruptcy
PO Box 9475
Minneapolis, MN 55440

United Collection Bureau
xxx6658
5260 South Wyck Blvd. Ste 206
Toledo, OH 43614-0190

Leinart Law Firm
 11520 N. Central Expressway
 Suite 212
 Dallas, Texas 75243

Bar Number: **00794156**
 Phone: **(469) 232-3328**

**IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 DALLAS DIVISION**

Revised 10/1/2016

IN RE: **Kathy Ann Nelson**
 1419 Melanie Trail
 Midlothian, TX 76065

xxx-xx-9468

§
§
§
§
§

CASE NO:

Debtor(s)

AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS DATED: 7/1/2019

The undersigned Debtor(s) hereby request that payments received by the Trustee prior to confirmation be disbursed as indicated below:

Periodic Payment Amount	\$2,125.00	
Disbursements	First (1)	Second (2) (Other)
Account Balance Reserve	\$5.00	\$5.00 carried forward
Trustee Percentage Fee	\$201.40	\$201.88
Filing Fee	\$0.00	\$0.00
Noticing Fee	\$119.70	\$0.00
Subtotal Expenses/Fees	\$326.10	\$201.88
Available for payment of Adequate Protection, Attorney Fees and Current Post-Petition Mortgage Payments:	\$1,798.90	\$1,923.12

CREDITORS SECURED BY VEHICLES (CAR CREDITORS):

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
Ccooley Au	2016 Nissan Sentra	\$15,982.00	\$16,000.00	1.25%	\$200.00
Total Adequate Protection Payments for Creditors Secured by Vehicles:					\$200.00

CURRENT POST-PETITION MORTGAGE PAYMENTS (CONDUIT):

Name	Collateral	Start Date	Scheduled Amount	Value of Collateral	Payment Amount
US Bank Home Mortgage	1419 Melanie Trail Midlothian, TX	10/1/2019	\$144,243.44	\$228,470.00	\$1,371.65
Payments for Current Post-Petition Mortgage Payments (Conduit):					\$1,371.65

Case No:

Debtor(s): Kathy Ann Nelson

CREDITORS SECURED BY COLLATERAL OTHER THAN A VEHICLE:

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
------	------------	------------------	---------------------	--------------------------------	------------------------------------

Total Adequate Protection Payments for Creditors Secured by Collateral other than a vehicle: **\$0.00**

TOTAL PRE-CONFIRMATION PAYMENTS**First Month Disbursement (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	\$0.00
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	\$200.00
Debtor's Attorney, per mo:	\$1,598.90
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	\$0.00

Disbursements starting month 2 (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	\$1,371.65
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	\$200.00
Debtor's Attorney, per mo:	\$351.47
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	\$0.00

Order of Payment:

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 Trustee prior to entry of an order confirming the Chapter 13 Plan will be paid in the order set out above. All disbursements which are in a specified monthly amount are referred to as "per mo". At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on the per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. Other than the Current Post-Petition Mortgage Payments, the principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection payments, less any interest (if applicable), paid to the creditor by the Trustee.

DATED: 7/1/2019/s/ Marcus Leinart

Attorney for Debtor(s)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE: **Kathy Ann Nelson**

CASE NO.

CHAPTER **13**

Certificate of Service

I hereby certify that on this date, I did serve a true and correct copy of the foregoing to the following interested parties and those listed on the attached matrix by United States Mail, First Class:

Date: **7/1/2019**

/s/ Marcus Leinart

Marcus Leinart

Attorney for the Debtor(s)

Ad Astra Recovery
7330 West 33rd Street North
Suite 118
Wichita, KS 67205

Caine & Weiner
Attn: Bankruptcy
5805 Sepulveda Blvd
Sherman Oaks, CA 91411

Citibank North America
Attn: Recovery/Centralized Bankruptcy
PO Box 790034
St Louis, MO 63179

Advance Cash
PO Box 10
Parshall, ND 58770

Capital Management Services
726 Exchange, Ste 700
Buffalo, NY 14210

Citibank/Sears
Attn: Bankruptcy
PO Box 6275
Sioux Falls, SD 57117

American First Finance
Attn: Bankruptcy
PO Box 565848
Dallas, TX 75356

Capital One
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130

Citibank/The Home Depot
Attn: Recovery/Centralized Bankruptcy
PO Box 790034
St Louis, MO 63179

AT&T Direct TV
PO Box 105503
Atlanta, GA 30348-5503

Cavalry Portfolio Services
ATTN: Bankruptcy Department
500 Summit Lake Ste 400
Valhalla, NY 10595

Credit Collection Services
Attn: Bankruptcy
725 Canton St
Norwood, MA 02062

AT&T U-Verse
PO Box 5014
Carol Stream, IL 60197-5014

Ccooley Au
10849 Composite Drive
Dallas, TX 75220

Credit One Bank
ATTN: Bankruptcy Department
PO Box 98873
Las Vegas, NV 89193

Bridgecrest
7300 East Hampton Avenue
Suite 100
Mesa, AZ 85209

Chase Auto Finance
National Bankruptcy Dept
201 N Central Ave MS AZ1-1191
Phoenix, AZ 85004

Credit Service Company
Attn: Bankruptcy
PO Box 1120
Colorado Springs, CO 80901

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE: **Kathy Ann Nelson**

CASE NO.

CHAPTER **13**

Certificate of Service

(Continuation Sheet #1)

Credit Systems International, Inc
Attn: Bankruptcy
PO Box 1088
Arlington, TX 76004

Ellis County Tax Assessor
114 S Rogers
Waxahachie, TX 75165

IV Anesthesia Services LLC
PO Box 679021
Dallas, TX 75267-8296

Dallas Endoscopy Center
PO Box 679006
Dallas, TX 75267-8655

eMoneyUSA
Attn: Bankruptcy
8700 State Line Rd , Ste 350
Leawood, KS 66206

Kathy Ann Nelson
1419 Melanie Trail
Midlothian, TX 76065

Dash for Cash
415 E. Airport Frwy
Irving, TX 75062

Envision Imaging
PO Box 975542
Dallas, TX 75397

King of Cash
8304 Wornall
Kansas City, MO 64114

Dept of Ed / Navient
Attn: Claims Dept
PO Box 9635
Wilkes Barr, PA 18773

ERC/Enhanced Recovery Corp
Attn: Bankruptcy
8014 Bayberry Road
Jacksonville, FL 32256

Leinart Law Firm
11520 N. Central Expressway
Suite 212
Dallas, Texas 75243

Department Store National
Bank/Macy's
Attn: Bankruptcy
9111 Duke Boulevard
Mason, OH 45040

First Premier Bank
Attn: Bankruptcy
PO Box 5524
Sioux Falls, SD 57117

Midland Funding
2365 Northside Dr Ste 300
San Diego, CA 92108

DHI Mortgage Company
10700 Pecan Park Boulevard
Suite 450
Austin, TX 78750

Geico
P.O. Box 509090
San Diego, CA 92150

Midlothian Meadows V HOA
c/o Goddard Management LLC
PO Box 154
Red Oak, TX 75154

Elephant Insurance Co
PO Box 5005
Glen Allen, VA 23058-5005

Green Mountain Energy
1303 San Antonio St. Ste. 700
Austin, TX 78701

National Credit Adjusters, LLC
327 West 4th Avenue
PO Box 3023
Hutchinson, KS 67504

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE: **Kathy Ann Nelson**

CASE NO.

CHAPTER **13**

Certificate of Service

(Continuation Sheet #2)

Nationwide Insurance
P.O. Box 6838
Cleveland, OH 44101-1838

Progressive Insurance
PO Box 31260
Tampa, FL 33631

Resource One Cu
2100 Bellevue St
Dallas, TX 75215

Navient
Attn: Bankruptcy
PO Box 9000
Wiles-Barr, PA 18773

Radiological Consultants Associates
PO Box 740968
Dallas, TX 75374-0968

RISE Credit
Attn: Bankruptcy
PO Box 101808
Fort Worth, TX 76185

Navient
Attn: Bankruptcy
PO Box 9640
Wilkes-Barre, PA 18773

Radius Global Solutions LLC
7831 Glenroy Rd Ste 250-A
Minneapolis, MN 55439

Sam's Appliances & Furniture
Attn: Bankruptcy
5050 East Belknap Street
Haltom City, TX 76117

One Advantage Llc
P.O. Box 628
Buffalo, NY 14240-0628

Rausch, Sturm, Israel, Enerson &
Hornik
15851 North Dallas Parkway
Suite 245
Addison, TX 75001

Santander Consumer USA
Attn: Bankruptcy
PO Box 961245
Fort Worth, TX 76161

Plain Green Loans
Attn: Bankruptcy
1900 Frost Rd Ste 100
Bristol, PA 19007

Regional Acceptance Co
Attn: Bankruptcy
PO Box 1487
Wilson, NC 27858

SLC Conduit I LLC
Citibank USA, N.A
PO Box 6191
Sioux Falls, SD 57117

Prestige Financial Svc
Attn: Bankruptcy
351 W Opportunity Way
Draper, UT 84020

Resource One
2100 Bellevue St
Dallas, TX 75215

Speedy/Rapid Cash
Attn: Bankruptcy Dept.
PO Box 780408
Wichita, KS 67278

Progressive Finance/Leasing
11629 S 700 E St Ste 250
Draper, UT 84020

Resource One Credit Union
Attn: Bankruptcy
PO Box 660077
Dallas, TX 75266

Synchrony Bank/Care Credit
Attn: Bankruptcy Dept
PO Box 965060
Orlando, FL 32896

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE: **Kathy Ann Nelson**

CASE NO.

CHAPTER **13**

Certificate of Service

(Continuation Sheet #3)

Synchrony Bank/TJX
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

Tom Powers
105 Decker Crt, Ste 1150
Irving, TX 75062

Synchrony Bank/Walmart
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

Transworld Systems Inc.
Collection Agency
500 Virginia Drive, Ste. 514
Ft. Washington, PA 19034

Target
Attn: Bankruptcy
PO Box 9475
Minneapolis, MN 55440

United Collection Bureau
5260 South Wyck Blvd. Ste 206
Toledo, OH 43614-0190

Tbom/total Crd
Po Box 85710
Sioux Falls, SD 57118

United Revenue Corp.
204 Billings Street
Suite 120
Arlington, TX 76010

TDDC
PO Box 35629
Dallas, TX 75235

United States Trustee- Northern District
1100 Commerce St, Rm 976
Dallas, TX 75242

Texas Digestive Disease Consultants
P.O. Box 202689
Dallas, TX 75320

US Bank Home Mortgage
Attn: Bankruptcy
800 Nicollet Mall
Minneapolis, MN 55402

Texas Physician Resources LLP
PO Box 8776
Fort Worth, TX 76124-0776

White Pine Lending
3051 Sand Lake Road
Crandon, WI 54520